

Biggest bank bailout: US saves Citigroup

NEW YORK/WASHINGTON—THE US government has agreed to prop up one of the world's biggest banks, Citigroup Inc., with more than \$300 billion to avoid a collapse that could have wreaked havoc risk have around the globe.

Washington, which is also under pressure to rescue the US car industry, effectively guaranteed most of Citigroup's \$306 billion in potential losses in high-risk assets. It was the biggest bank bailout yet and a measure of the crisis sweeping the world.

PHOTO BY AP

Apec: Crisis can be overcome in 18 months

EDNA, PHILIPPINES—APEC LEADERS assured the world on Sunday that the global financial crisis could be quelled in 18 months, but provided few details of how they expect that to happen—or how their governments can help.

The 21 countries, which represent more than half of the world's productive power, also pledged not to erect new protectionist barriers for the next year, and to jump-start stalled World Trade Organization talks.

AP/WIDE WORLD

Wellness gifts for Christmas
LIFESTYLE / C1

Can't sleep? Shut your busy mind
LIFESTYLE / D1

Gunrunning ring inside Crame bust
METRO / A19

De La Hoya slight favorite over of Pacquiao in betting
SPORTS / A23



ASIA-PACIFIC leaders, including President Macapagal-Arroyo, wear the traditional Filipino barong tagalog during the Apec 2008 lead ceremony with host Peru President Alan Garcia (at the rear) at the Ministry of Defense Convention Center in Lima, Peru. Serving in background are the ruler of Macao, "The Last City of the East," rededicated in 1911 and located in one of the most beautiful and verdant ancient sites in the world.

'GMA bribes total P100M'

De Venecia: Money was to protect her from impeachment

By GIC C. Cabacungan Jr. and Laila B. Salaverria

PANGASINAN REP. JOSE DE VENECIA JR. YESTERDAY ACCUSED President Macapagal-Arroyo of spending as much as P100 million in bribes in October 2007 to buy herself "legal protection" from moves to impeach her for at least a year.

Nine months after he was booted out as Speaker of the House of Representatives, De Venecia finally delivered on his promise to expose irregularities in the Arroyo administration, restating at the start of discussions on the resolution of the fourth impeachment complaint against her in three years.

He told the House committee on justice that his Arroyo had a hand in the bribery-tainted \$320 million National Broadband Network (NBN) deal with China's ZTE Corp., an unexplained delay in the NBN deal project and in the

giving of cash gifts in connection with last year's impeachment case against her.

De Venecia's testimony marked the first time that the charges against the President have been substantiated in Congress. His Arroyo's dominant allies killed the previous counter moves in the House even before details could be discussed.

De Venecia told his peers that the impeachment complaint filed by Sen. Jose Joy was an opportunity to sue



DE VENECIA JR. winks during a hearing at the House committee on justice on Monday. He says Arroyo was for sale in this country.

GMA NEWS

Son says mom will go back to teaching in 2010

By GIC C. Cabacungan Jr.

DE A TEACHER, LECTURER ON A full-time basis.

President Macapagal-Arroyo will likely take any of those roles after her term expires in 2010 to dispel talk of reworking her role through Charter change, according to her son, Pangasinan Rep. Juan Miguel "Mikey" Arroyo.

"I think she will take care of her grandchildren. I think she will go back to teaching or give lectures [at] what many former presidents do



SEN. JOY



CATHEDRAL BALLET The celebrated dance "canoness" of choreographer Douglas Hernandez stages "Pangasinan" on Wednesday at the Baguio Cathedral in homage to the only structure left standing at the end of World War II in Baguio City. The cathedral has opened its doors to religious-oriented fans, as part of its celebration of the CICM centennial year and Baguio City's centennial in 2008.

JDV charges vs GMA won't stand up in court, says Mikey

By GIC C. Cabacungan Jr. and Laila B. Salaverria

FOR ALL THE CHARGES HEURLED against his mother in the latest impeachment case, Pangasinan Rep. Juan Miguel "Mikey" Arroyo yesterday argued that none would stick in court.

"What my father is saying is that he was trying to bribe a deal, not the golf game," Mikey said, responding to a barrage of charges re-Speaker Jose de Venecia aired at the start of the formal inquiry into the substance the fourth

impeachment complaint against President Macapagal-Arroyo.

"Come to think of it, if you will really study everything that he is saying, GMA and SG did not violate any laws. Anything he says will not hold up in any court. There is nothing wrong with a golf game, with a meeting. No deal was compromised," Mikey said.

"If you talk of property, how about the sale of an incumbent Speaker getting into government transactions," Mikey said in an interview with **JOY CHARGES** A1

10,000 Thai protesters gird for 'final showdown' in Bangkok

BANGKOK, THAILAND—THOUSANDS of protesters Mocked Thailand's Parliament on Monday, forcing it to shut down to what activists called their "final showdown" to oust an allegedly corrupt administration.

Parliament postponed a joint session of both houses after protesters surrounded its gates and reportedly cut electricity to the building. Hence

Speaker Chat Chulabhorn said the session would be postponed "when the situation returns to normal."

Despite fiery declarations that Monday's action would be their "longest day," a leader of the anti-government group—which calls itself the People's Alliance for Democracy (PAD)—told followers to keep up their protest of **LAST THAI** A11

Lower growth numbers seen in 3rd quarter

By Michelle V. Keno

WEIGHED DOWN BY HIGH inflation, sluggish consumer spending and weak exports, the Philippine economy as measured by the gross domestic product likely expanded 3.9 percent in 4th quarter in the third quarter, according to the National Economic and Development Authority (Neda).

The government will announce official third-quarter growth data later this week.

Neda Director General Ralph Recto yesterday said the third quarter would likely post the slowest growth this year. The economy grew 4.6 percent in the second quarter from a year earlier and 4.7 percent in the first.

Deves Arroyo, Neda director for policy and planning, noted that inflation rose to a 17-year high in the third quarter and exports slowed from a slowdown in global demand.

"The third quarter was the slowest when inflation peaked [at 12.5 percent in August] due to high oil prices and that got to impact on sectors like fish

LOWER A1

DepEd teaches kids financial literacy

EDITH'S Mom: Times are tough. You know it, I know it. We're going through it. It's time to do something. Now. And quick. The lesson proposes how—not every aspect of your life. Let us know about the measures you are taking to get

you through the rough times. Here are together, we can tough it out. Send suggestions to jaramilla@inquirer.com.ph

Project Editor: Juan V. Barrios Jr.



By Edwin C. Tancos Jr.

FEELING THE BURST OF RISING prices, Judith Calleja, a 36-year-old mother of two girls, tells her daughters to learn how to save.

She knows poverty by heart—the former bricked high school and had **DEP'D** A2

SPECIAL REPORT



Treasures

THE ART OF TIME



A 2008 BASELWORLD - SIHH PREVIEW
November 26 - 30, 2008 at the Greenbelt 5 Mall

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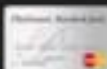
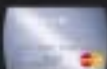
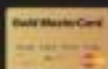
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"Revolution Drill"

A new breakthrough development for the management of femur and tibia (long bone) fracture

Filipino inventor revolutionizes bone fracture fixation with one innovative procedure done every year.

By using large, orthopedic procedures are always complicated, time-consuming and risky. Bone fracture fixation, for instance, requires systematic technique, state-of-the-art equipment and, of course, expertise of a surgeon as well as competence of assisting staff in assisting it.

While priority it aims to remedy the patient's condition, this nevertheless, poses potential anecdotal malady. Given the current practice of orthopedic surgeons the world over regarding the distal locking technique placed to broken bones, the "three-hand" method using fluoroscopy, proximal attachment, magnets and other aiming devices has been proven to be less accurate in locating the hole in the bone that market, respectively. Dr. Ramon S. Quilico, co-founder of the "Revolution Locking Drill," the solution for locking fixation of intramedullary nails for femur and tibia fractures is now on hand. Thanks largely to its originator, Dr. Ramon S. Quilico, MD, inventor and chief executive officer of Orthopedic International, Inc. (OI).

"This Revolution Locking Drill is fast, simple, safe, reliable and cost-effective and accurate," says Dr. Quilico. "This machine is a breakthrough technology in itself in the sense that it changes the behavior or method how the procedure is done by the orthopedic surgeons all over the world. More importantly, it is a national pride for the Filipino nation as this is the product of inventiveness and innovativeness of my present Filipino research group who were able to identify and solve the technology the Americans had tried but failed to do so."

THE MAKING OF A REVOLUTIONARY DEVICE
Dr. Quilico has been successful in both academic medicine and orthopedic device design. As an expert for his innovative creativity and business sense, he has worked as a surgeon-inventor, designing

and commercializing patented and protected bone replacements.

With this long-term interest in basic research, his extensive curiosity and strong motivation has propelled his research machine on fracture fixation aimed at improving patient outcome in difficult fracture management. And one notable product of which is the Revolution Locking Drill technology.

The creation of such a device started in Dr. Quilico's new laboratory—the Orthopedic Research Laboratory—is the United States in 2005, with the help of 12 engineers. They conducted engineering testing of the apparatus and trying it out in all kinds of bones of cadavers. Unfortunately after spending two years of perfecting it and roughly about \$2 million, they failed to solve the problem of the practice of distal locking screw placement.

The complete trial-and-error of the orthopedic surgeon to bring the Revolution Locking Drill to the Philippines—Dr. Quilico and with the help of his young Filipino engineers, tested by John (Jing) were able to solve the problem their counterparts in the US had tried but left short of. Using clinical trials headed and supervised by Dr. Arlene Carmona, his drill successfully performed clinical testing in 11 patients randomly selected from local hospitals such as the Philippine Orthopedic Center, East Avenue Medical Center and John R. Reyes Memorial Medical Center. At the same time, he is also a faculty member of De La Salle University-College of Medicine.

"It's an amazing invention indeed," Dr. Quilico believes. "This is because this breakthrough development that brings solution to the problem of distal locking of screw in a fractured bone was successfully done by Filipino."

HIGH VALUE PROPOSITIONS

Significantly distinct from the current industry practice of bone fracture fixation, the Revolution Locking Drill changes the way it is usually done.

Without off-high value proposition that is fast, such a device is designed to enable the surgeon



Dr. Ramon S. Quilico, chairman and chief executive officer of Orthopedic International, Inc.



Orthopedic International, Inc. vice president of operations John Sizing, who tests the Filipino engineers' perfected the Revolution Locking Drill, shows the proper handling of the new locking drill technology.



The Revolution Locking Drill, the new solution for locking fixation of intramedullary nails for femur and tibia fractures.

and support staff lock the screw to the bone in just 12 to 15 minutes. This is almost twice of the average time the existing distal locking technique would normally take an orthopedic surgeon to do between 45 minutes to two hours.

Meanwhile, the current clinical distal locking method performed through drilling a hole from outside the skin and bone to find a hole in the intramedullary nail inside the bone is now made simple. Using the Revolution Locking Drill, the

procedure is executed by way of drilling a hole through the bone from outside the intramedullary nail. What's more, it is electronically operated using a Filipino-invented remote control system. Thus, minimizing the surgeon's intervention. A step or two after the surgery, the patient can walk on his own and just have to go back for eight to 10-week check-up on the fracture to heal.

A reliable gadget it is, worth investment of Dr. Quilico is also proven

to provide 100 percent accuracy of screw placement in the canal inside the bone. This is beyond compare with free-hand technique using C-arm fluoroscopy and other distal aiming devices that has a confirmed failing rate of three to 10 percent of which, two to three percent is discovered after surgery when the X-rays are taken in the operating room or recovery room.

The Revolution Locking Drill is also found safe as patients are not exposed to X-ray radiation. Subsequently, it is proven that too much radiation exposure increases the risk of orthopedic surgeons, support staff as well as patients to develop cancer. One notable effect of which is a decrease in body involving 150 subjects in an orthopedic hospital: 50 women and 50 men exposed to X-ray and another unexposed group of 150, showing the former group's high potential of developing carcinoma, osteosarcoma, thyroid and colon tumors, and leukemia.

The findings reduce against surgeons' underestimation of the potential radiation risk and resultant promotion of safe work practices," Dr. Quilico explains, noting other studies of several publications and even the giant television network CNN displaying the real hazards of repeated and prolonged radiation contact to one's health.

Difficult to ignore also as the Revolution Locking Drill benefits is evident in its being cost efficient. Unlike the Hammer Candy Medical Center that was launched by Dr. Quilico estimates that an orthopedic operation using X-ray would cost a patient \$1,200 to \$1,500 or a procedure utilizing C-arm will be \$500 per case or \$2,500 for the hour, such a drilling machine just an add-on charge to the current industry price tag. In the Philippines, for instance, he says that a patient now pays P20,000 for the procedure. This locking drill is merely offered as a lay-on fee that matters not much of an additional expense.

"This is truly a ground-breaking invention that promises numerous benefits and implications to the millions of patients globally, particularly for contrast that cannot afford those expensive X-rays," Dr. Quilico emphasizes.

The Revolution Locking Drill is available in the Philippines in July 2009, with Orthopedic International introducing it commercially to the market.

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16 November 2008

**2008 National 3G
Contest Results**
The National 3G Contest was held on November 16, 2008. The contest was held in the form of a quiz competition. The contest was held in the form of a quiz competition. The contest was held in the form of a quiz competition.

2008 National 3G Contest Results
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Another ailing giant bank gets massive cash injection

WASHINGTON—THE US GOVERNMENT is looking for a bid plan to rescue Citigroup Inc. and its troubled subsidiaries in the wake of the global financial crisis, according to a source familiar with the matter.

"We will continue to do all of our efforts to prevent the deterioration of our banking institutions, and provide the necessary support to ensure the stability of the financial system," the US Treasury Secretary said.

The Citigroup bailout plan is the latest in a series of high-profile government bailout efforts. The Fed in March provided financial backing to Bear Stearns, which was in the process of being sold to Citigroup.

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Timothy Geithner, president of the Federal Reserve Bank of New York, said he is looking for a bid plan to rescue Citigroup Inc. and its troubled subsidiaries in the wake of the global financial crisis, according to a source familiar with the matter.

Terms of rescue
The US Treasury will provide the \$700 billion financial bailout package. The bailout package will be provided to Citigroup Inc. in the form of a loan.

As part of the latest rescue plan, the US Treasury and Fed will provide the "possibility of a massive cash infusion" to Citigroup Inc. in the form of a loan.

Under the latest bailout arrangement, Citigroup will receive the \$700 billion financial bailout package. The bailout package will be provided to Citigroup Inc. in the form of a loan.

In exchange for the government's bailout, Citigroup will receive the \$700 billion financial bailout package. The bailout package will be provided to Citigroup Inc. in the form of a loan.

As a condition of the rescue, Citigroup is to be sold to Citigroup Inc. in the form of a loan.

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Biggest bank bailout ever

WASHINGTON

The rescue of Citigroup Inc. in US President-elect Barack Obama's first week in office is the biggest bank bailout ever, according to a source familiar with the matter.

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A Citibank walk-in center in New York City. The Citibank walk-in center is the biggest bank bailout ever, according to a source familiar with the matter.

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Yuji Goto
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Flight Carrier: Manila-Los Angeles
Flight Date: November 3, 2008

Ike Cecil Macasa
Flight No.: PR112
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Bernie Palomar
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Belen Parina
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Flight No.: PR112
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Rachelle Borbo
Flight No.: PR112
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Joara Rose Arroyo
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Apec: Crisis can be overcome in 18 months

From page A1

Indonesian leader.

The many accomplishments of the Asia-Pacific Economic Cooperation (Apec) forum was a welcome sign of support for the Washington Declaration made last week by 21 member states that pledged to maintain free trade despite pressures to protect domestic industries.

The Apec leaders, including President Maunagang-Arroyo, issued a Lima Declaration at the end of a two-day summit highlighted by the traditional group photograph in Peru's Inca ruins, the Ministry of Tourism's convention center.

His terms and the other leaders shared a similar, brown Peruvian poncho, following an Apec tradition of wearing local outfits for the 8- and 9-pm dinner.

Designed to keep the body warm, the poncho is a simple fabric with an opening for the head and a belt that is often made out of wool or yarn, and often tailored or decorated.

Apec is a regional forum that groups Asia and the Pacific, including Australia, New Zealand, Chile, China, Hong Kong, Chinese Taipei, Indonesia, Japan, Republic of Korea, Malaysia, Mexico, New Zealand, Papua New Guinea, Peru, Philippines, Russia, Singapore, Thailand, United States, Vietnam.

'We will beat the crisis'

The leaders would not doubt that the crisis could be resolved by mid-2009, although they did not go much beyond the 2008 summit in the Group of 20 summit in Washington.

"We are convinced that we can overcome this crisis in a period of 18 months," the leaders said in a statement. "We have already taken urgent and extraordinary steps to stabilize our financial system and strengthen economic growth."

The remaining words were added in the declaration, which the leaders had signed off on



POSING for the group photo at the end of the Asia-Pacific Economic Cooperation (Apec) summit in Lima on Sunday are (from left, from left) Australian Prime Minister Kevin Rudd, Brazil's former President Luiz Inacio Lula da Silva, Canadian Prime Minister Stephen Harper, Chinese President Hu Jintao, Peruvian President Alan Garcia, Hong Kong's Chief Executive Donald Tsang, Indonesian President Susilo Bambang Yudhoyono, Japanese Prime Minister Taro Aso, South Korean President Lee Myung-bak, and Philippine President Maunagang-Arroyo. Also in the photo are (from left) Malaysian Prime Minister Abdullah Badawi, Mexican President Felipe Calderon, New Zealand Prime Minister John Key, Papua New Guinea Prime Minister Michael Somare, Russian President Dmitry Medvedev, Singaporean Prime Minister Lee Hsien Loong, United States President George W. Bush, the Prime Minister of Thailand, US President George W. Bush, and Vietnamese President Nguyen Minh Triet.

the previous day. Delegates said the changes were made overnight at the request of the summit's host, Peruvian President Alan Garcia.

"We have agreed that this summit produces a clear and firm statement that breaks the current cycle of anguish and uncertainty," Garcia said. "We... insist on the world's peoples, governments and business... are going to beat the crisis."

The 18-month timeline fits with a milestone by the International Monetary Fund (IMF), which forecast developed economies would grow barely 1.1 percent in 2009, and that the world would emerge from the crisis the following year.

Wishful thinking

But some delegates and analysts were skeptical that the timeline was worth more than

wishful thinking, and some leaders dismissed themselves from the language. Mexican President Felipe Calderon dismissed the date as more of an aspiration than a prediction.

Canadian Prime Minister Stephen Harper was a skeptic too. "I think it would be premature to commit to that kind of timeline," he said.

And Dan Price, an aide to President George W. Bush, said the ongoing US leader feared the global economy could be fixed even faster.

"Certainly, some in the region may think that recovery may take 18 months. President Bush believes that the actions we are taking now will bring us back to the growth we want to see," Price said.

United Kingdom, director of the Apec Study Center at University of California-Berkeley, said the timeline was useful in

inspiring a signal to markets.

New urgency

More important, he said, was the leaders' agreement to send missions to discuss and work to jumpstart the so-called trade round of World Trade Organization talks. Concern over the global financial crisis had inspired new urgency into the negotiations, which collapsed in July.

In their final declaration, the Apec leaders said they were deeply concerned about tensions in food prices, were committed to halting corruption and piracy, and supported "a robust and effective long-term cooperation" to combat climate change.

The leaders called for greater Apec participation in the IMF and other multilateral bodies. Japan said last week it was ready to lend up to \$100 billion



PRESIDENT Maunagang-Arroyo and US President George W. Bush shake hands while talking to take pictures at the official group photo of the 18th summit of the Asia-Pacific Economic Cooperation (Apec) in Lima, Peru, on Sunday.

to the Washington-based organization, but China has far more resources to dig in.

\$1.9 million in reserves. With reports from Madrid, the US, the Apec leaders said.

Don't forget the poor nations, GMA reminds Apec

By Michael San Blas

LIMA, PERU (PA INQUIRER)—The Apec leaders did not forget to include the poor nations in the group, too.

This was the agreed statement by President Maunagang-Arroyo at the first two-day summit of the Asia-Pacific Economic Cooperation (Apec) forum, which started on Sunday night in Lima.



maunagang-Arroyo at the first two-day summit of the Asia-Pacific Economic Cooperation (Apec) forum, which started on Sunday night in Lima.

Speaking on Sunday at the Universidad del Pacifico in Lima, where she was welcomed with a honorary doctorate degree, Maunagang-Arroyo said that during the summit, she expected to be the focus of 20-30 minutes to help developing economies cope with the financial crisis.

"We called on the members of G-20 to include the developing economies in the focus of extending help that they intend to take to share the problems in the global financial crisis," Maunagang-Arroyo said, speaking in Spanish.

The G-20 is a group of industrialized and developing countries that meet to discuss key issues affecting the global economy. It is composed of financial ministers and central bank governors.

No crisis in RP

Maunagang-Arroyo said the "mobility of workers" was a key part of the integration process.

"The example, Japan has an aging population which needs migration, of which we have a lot in the Philippines. Therefore, the mobility of workers is an important element of the economic agreement between Japan and the Philippines," she said.

Maunagang-Arroyo said that the ability of workers will be



PRESIDENT Maunagang-Arroyo receives a honorary doctorate degree from the University of the Pacific in Lima, Peru, during the first two-day summit of the Asia-Pacific Economic Cooperation (Apec) forum, which started on Sunday night in Lima.

assisted through the optimization of economic activities perhaps directed for economic recovery.

"We don't have crisis in the Philippines," she said. "There are serious threats before us. During these times, it is the obligation of governments to ensure the people's fear of prices and economic difficult, two brought about by the world crisis."

Chamber agreement

Public Secretary Juan Felix said support that the Apec

summit to support their construction sector in the South American sector.

Roads not covered

Following the Apec closing ceremony, Maunagang-Arroyo attended a luncheon at the Hotel Riu Plaza Lima, where she was welcomed by the Mayor of Lima, who is also the Mayor of the Region of Lima.

The first two-day summit of the Asia-Pacific Economic Cooperation (Apec) forum, which started on Sunday night in Lima.

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Plans with other Filipinos

Maunagang-Arroyo said she was looking forward to the first summit of the Asia-Pacific Economic Cooperation (Apec) forum, which started on Sunday night in Lima.

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By Michael San Blas

LIMA, PERU (PA INQUIRER)—Leaders of 21 Asia-Pacific Economic Cooperation (Apec) forum agreed that corruption is and can be a major threat to the economic development of the region.

The leaders of the Asia-Pacific Economic Cooperation (Apec) forum agreed that corruption is and can be a major threat to the economic development of the region. They also called for stronger international institutions in business, trade, security and promoting respect for human rights.

"Corruption is both the prob-

lem and a major threat to the economic development of the region," the leaders said.

"We recognize that when criminal activities interfere with economic development, the region's economic growth is hindered. It is essential to ensure a culture of integrity and financial transpar-

ency in the legitimate economy."

The leaders agreed to the need for a "holistic effort" to combat corruption and related economic. Global networks by promoting their prevention, suppression, public-private partnerships, ensuring justice, integrity and trans-

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Another worker killed at Hanjin

ANOTHER WORKER HAS DIED in the Hagan Heavy Industries shipyard in India. Zambales, bringing to 14 the total number of persons killed since the South Korean ship-building facility began operating in the Philippines two years ago.

A report by the Public Health epidemiology and community medicine department identified the facility as Philip Morris, 40, of Louisville, Kentucky.

Three other workers were injured in the accident that occurred Thursday last week. They were identified as William Liberto, 20, also of Castileja; Felix Isaac Alon, 23, of Palmar; Conchales; and King Hing 28, 27, a Mexican national who was driving the truck that slammed a dock horse which a metal hatch fell on the men who were riding in the back of the semi-trailer.

All the victims were treated at St. Anne Hospital in Orléans, France, where physicians were alerted about an arrival due to

multiple injuries to the head and torso

One of the island's workers told S&A, however, that the "demon hell saloop," according to the story,

The report said it was against "hasty safety policy to allow people to ride in the back of open coaches because they would have no protection at all, but in this case it was allowed."

The workers, including the *Exxon* crew, were about to wrap up a nine-hour shift, from 8 p.m. the previous night to 4 a.m., when the accident occurred at 3 a.m.

Some of the victims were Bangor employees but worked for subcontractors. Monahan and Liberman were employed by Houschick Corp., while King worked for Fishback Corp. The Korean driver worked for Greenback Corp., another

The previous deaths in the department were also the result of accidents, some of them blamed

1995, 1996, 1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 26

Following its investigation, the XNTH recommended in its report, among other things:

that a review be conducted of the long work hours being implemented at the shipyard. **Antonio de la Cruz, Coastguard**

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No perfect crime

THE VOLUNTEERS AGAINST CRIME AND CORRUPTION, the anti-crime watchdog, and the arrest of two former officials of the Philippine National Police in the United States in connection with the 2004 murder of police Subanon "Bobby" Dacan should show there's no perfect crime. The research is undeniably true in reflecting the public's relief upon learning that after eight years, the

members are on their way to a resolution. The cases are by no means closed, but the arrest should expedite the investigation and trial.

When his family reported Dacan's disappearance in November 2000, many people immediately wrote him off as a ghost. In those confusing days when the administration of President Joseph Estrada was collapsing, Dacan's disappearance seemed merely to reinforce the general feeling that things were coming unhinged. It didn't matter that Dacan belonged to a public relations industry whose reputation can be bought, where almost PR people should be honest or biased, and where recovery and help may take place behind warm handshakes and private pleasures. Dacan that had and landed in a review of false smiles and glib answers, and his arrest had ended the monthly brutal abuse of public relations, or at least public relations as practiced in the Philippines.

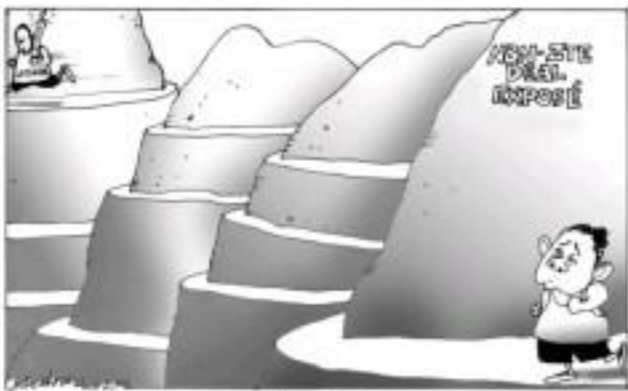
Selena Reyes, Dacan's daughter, resolved to cover that she had been told by her father that if something happened to him, it would be the handwork of President Lacson, who was at the time head of the Presidential Anti-Corruption Center. She then (PNA/CTE) she claimed Dacan was angry at Dacan for supporting Rodrigo Duterte's bid for mayor. She also claimed that Duterte had been her father's lover in Manila in which Dacan refused Lacson's request for the mayor and accused Lacson of waging a media campaign against Lacson and Rodrigo Duterte, who was then the interior secretary. Lacson has denied all of it. How a publicist could affect public policy and say appointments in government indicates Dacan's power, which certainly went beyond the strict limits of his profession.

But even if Dacan belonged to a world where ethical lines were blurred if not totally ignored, that was no excuse to murder him. That many of those indicted for his murder are police officers, such as Gen. Mariano P. and Gen. Danilo, who were accused in the United States where they had fled to escape justice, only reinforced the public's suspicion that some police officers are in control of the criminal underworld. According to investigators, Dacan and his driver were abducted in broad daylight in a busy street in Manila, brought to Marikina, Cavite, where they were tortured, and then taken to Iliad, Cavite, where they were strangled to death and their bodies buried. Their remains were identified through dental records.

The identity of the murder should make the public welcome Mariano and Danilo's arrest while deepening their mistrust of the police, that the public should be equally wary about the police that may take political charges unrelated to Dacan's killing. It is ironic that, for example, quiet whispers that cases seem to be reviewed from the south of historical fingerprints every time national elections draw near.

With or without politics, killings like those carry out the justice. They must be resolved and the perpetrators held to court and convicted. It is a sign of a mature democracy where criminal cases and other violations of the law are investigated, tried and resolved, without any political complexion or consideration for personalities, regardless of their status in society or their social entitlements, and regardless of their political office or the size of their bank accounts.

While we're at it, we should demand results from other cases involving high officials, particularly former Agriculture Undersecretary Josephine Llanes, who falsified P2 billion in Philippine bonds to congressmen as the bribe of the 2004 election, run off to the United States to escape the law, and who's now facing congressional grilling after he was recalled by American lawmakers. Another case is the murder of journalist Marlene Espino, who had exposed Roberto. These cases show how politics and killings were welded like tangled vines. Justice should unravel the knot.



Shell cities and 'Lilliput' provinces

"TALKING TO THE SPEAKING COURT FOR MOVING 15 unpopulated town cities into one, under the municipality named town, under the law. This should not be the way to move shell cities. To sell politicians, very likely that way goes around both Dacan crime and law."

In the end, the Court's 15-1 decision on the 15 unpopulated towns and the 15 unpopulated towns. In 1991, we had 100 towns, many of them of dubious validity. Viewpoint looked at the 2001, that led to 114.

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JUAN L. MERCADO

VIEWPOINT

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'Kung hindi ngayon, kailan pa?'

GMA CLASSMATES ARE HIGH AT THE forefront of the "Kung hindi ngayon, kailan pa?"

They are the ones to change the Charter to new days. And though they are from different parties, they have shared a lot of CP under the same roof.

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THERE'S THE RUB

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UN raps RP for rights violations over killing of 2 activists in 2003

By Wilson Dizon

THE UNITED NATIONS HUMAN RIGHTS Committee has told the Philippine government violated provisions in the Universal Declaration of Human Rights (UDHR) in the manner of activist John Marcellino and Alden Ceramby in 2003.

In a 12-page report, the UN committee said that the Philippine government violated the rights of persons to effective remedies, the right to life of every person and the right to liberty and security.

"In the process case, though over five years have elapsed since the killing took place, the state party's measures have not informed, prosecuted, or brought to justice anyone involved

with these events," the report said.

"The committee notes that the state party's prosecution, initiated in 2004, after a preliminary investigation, decided not to initiate criminal proceedings against one of the suspects due to lack of sufficient evidence," it added.

"The committee has not been provided with any information, other than oral testimony in the policy level, as to whether any investigations were carried out to ascertain the responsibility of the other members of the armed group identified by the victims."

The UN committee concluded that the "absence of investigation to establish responsibility for the kidnapping and murder of the victims amounted to

a denial of justice."

"The state party must accordingly be held to be in breach of its obligation," the report said.

The Committee, which is under the UN High Commissioner for Human Rights, is the UN treaty body that monitors the compliance by states under the ICERD.

Copies of the report were distributed in the media yesterday by the human rights group Karapatan which represented Marcellino's and Ceramby's kin in the complaint they filed with the UN committee in March 2006 after the Arroyo government alleged inaction on the death matter.

Karapatan secretary general Mark Hinojosa said the committee's Nov. 13 report was received by his

group in Manila.

Hinojosa said that the UN committee report would make a strong evidence on the alleged human rights violations committed by the government in the impeachment case against President Marcellino-Arroyo.

The deaths of Marcellino and Ceramby were blamed by his relatives on alleged beatings of their Arroyo Col. Arroyo Delgado, who head of the 24th Infantry Brigade in Marikina-Philippines.

Marcellino was the former secretary general of Karapatan in Southern Tagalog, while Ceramby was the former head of Kausap TK, an organization of farmers.

The news were leading a two-daying protest in Marikina Central on the ab-

duction of three people allegedly by the 24th IB when they were asked by armed men on April 11, 2003. They were killed that month the following day.

The Department of Justice dismissed the kidnapping and murder complaints filed by Karapatan against the alleged suspects on the ground of insufficient evidence.

On May 22, 2007, Karapatan appealed the justice department's decision before the Office of the President. The appeal remains pending.

In response to Karapatan's complaint with the UN Committee on Human Rights, the Philippine government said the group and the national kin had failed to establish "how the state party has violated the Convention."

10,000 Thai protesters gird for 'final showdown'

By Wilson Dizon

By Wilson Dizon

"Tomorrow is going to be more intense," Chantana Thinsamud and supporters at the group's stronghold at the prime minister's office, which is now occupied since late August. "We expect that you sleep will tonight to start your energy."

Political tensions have been simmering since 2006, when a similar group launched against then Prime Minister Thaksin Shinawatra led to him being deposed by a military coup.

Protests heated up with the current effort to force Prime Minister Thaksin Shinawatra to step down.

The protesters accuse him of acting

as a proxy for Thailand's big business interests.

The main planning agency on Monday said that Thailand's economy grew in the past year in more than three years, adding a double hit to the final quarter from the political turmoil and the global financial crisis.

"Major service sectors such as tourism, manufacturing, hotels and restaurants, and wholesale and retail trade" showed double growth, said a report by the National Economic and Social Development Council.

Charter changes opposed

But police say that the protesters have not been violent and should just make the changes.

Protest leaders say their goal is to block the government from functioning. The demonstrators, numbering at least 10,000, called for protest to block for lawmakers from debating amendments, trust amendments that they say would help Thailand stage a comeback.

The 2007 is an uncontracted group of populist businessmen, academics and activists who accuse the government of being a puppet of Thailand.

It accuses the lack of Bangkok's urban middle class and elite, including Queen Sirikit, while Thaksin and the government claim their support from the rural masses.

"This is the final showdown," protest leader Somchai Jongsakul told the crowd, adding that "they have robbed the country in the past when we can't take it anymore. I promise you that will never end."

Protesters armed, too

While most through loudspeakers at protesters sang and danced in the protest grounds, many with some young people prominently on their shoulders in case police moved in with tear gas.

Both sides had feared violence would erupt. Protesters were flanked by their own guards armed with poles, clubs and metal rods.

The last time the group marched on Parliament, police efforts to disperse

them with tear gas resulted in making street battles. Two people were killed and hundreds injured in the Oct. 7 riot.

On Monday, riot police carrying with shields and batons yanked whenever protesters pushed back.

By Monday, some protesters remained in the prime minister's compound, while several hundred protesters moved to the government's parliament office at Bangkok's former parliament.

At least one activist there has been arrested. A protest leader said one side had been arrested. "We'll keep doing this until they quit,"

Nationwide strikes

During the days, nationwide protests forced dozens of the police to remove two Bangkok's police headquarters, and another only was staged at the P. Ministry.

By protesting, the number of protesters increased to several thousand at the airports, where a group of them attacked a senior police officer

throwing bottles at him, pushing him over his belt, and kicking him while he was down. He was rescued by others officers.

Public areas across the country for the protesters unless they are able to, a threat that if carried out, would deepen the economic impact of a political crisis seen to be in its final phase.

Waves hijacked

Earlier on Monday, protesters hijacked two city buses.

"We're Chantana Thinsamud, operators of the bus of the Bangkok Blue Truck Association (BMTA), and that BMTA association had taken the buses which they used to help blockade the buildings."

"The protesters came up on the buses with clubs and asked passengers and the conductor to get off," he said. "They left only the drivers before they took over the buses."

One bus was released when police managed to chase it away, but the other three vehicles remained in the hands of the BMTA, he added. Reports from AP Reuters and AFP.



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DEPARTMENT STORE & SUPERMARKET

Pinoy chessers whip Tunisians

SHANGHAI—The Philippine Chess Federation (PCF) has announced that it will send a team of 10 players to the 2008 World Chess Olympiad in Dresden, Germany, from Nov. 28 to Dec. 6. The team will be led by PCF President Francisco "Bobby" Pichay. The team will consist of 10 players and 10 alternates. The team will be the first Philippine team to compete in the World Chess Olympiad since 1977.

By Romeo G. Geronimo

BERLIN, GERMANY—THE PHILIPPINE CHESS FEDERATION (PCF) announced today that it has secured a spot for a Philippine team to compete in the 35th World Chess Olympiad in Dresden, Germany, from Nov. 28 to Dec. 6. The team will be the first Philippine team to compete in the World Chess Olympiad since 1977.

The Philippine Chess Federation (PCF) announced today that it has secured a spot for a Philippine team to compete in the 35th World Chess Olympiad in Dresden, Germany, from Nov. 28 to Dec. 6. The team will be the first Philippine team to compete in the World Chess Olympiad since 1977.

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GMA Willy (left) and Bong Villegas (right) in action against the Tunisians.

Willy (left) and Bong Villegas (right) in action against the Tunisians.

Willy (left) and Bong Villegas (right) in action against the Tunisians.

Pichay seeks Olympiad ban on 'imports'

BERLIN, GERMANY—THE PHILIPPINE Chess Federation (PCF) President Francisco "Bobby" Pichay today called for a ban on "imports" of foreign players to compete in the World Chess Olympiad.

Pichay said that the PCF is opposed to the inclusion of foreign players in the World Chess Olympiad because it would undermine the development of the Philippine chess scene.

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Tuan, Floro top Mabuhay Miles Inv'tl at Eagle Ridge

GEN. TRAM, CALIF.—TUN NGUYEN scored the first win and Dom Long won the second match in the 2008 Mabuhay Miles Invitational Golf Tournament at Eagle Ridge Golf and Country Club.

The tournament was held at Eagle Ridge Golf and Country Club. The tournament was held at Eagle Ridge Golf and Country Club.

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GOLDEN HITS Team manager Freddie Pineda (right) studies a putt as John Hay's No. 4 (left) Pineda Edna (left) on.

Clavecilla's 34 lifts Golden Oats to six-shot lead over John Hay

By Frank Ciriaco
Angeles in North Coast

INDIAN CITY—CONCORDIA's Golden Oats team posted 127 points in the first round of the 2008 Golden Oats Invitational Golf Tournament.

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WORLD RINGFEST

RP's Cruz advances as Aparri falls

ORINA—ANALISA ORINA OF THE PHILIPPINE Ringfest fought gallantly to lose Round 1 of the 2008 World Ringfest in Orina, Philippines.

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FAO to carry out \$42.6-M reform plan

By Amy R. Rees

LEADER COUNTRIES OF THE UNITED Nations Food and Agriculture Organization last week approved the \$42.6 million reform plan for the agency to be implemented over the next three years.

According to FAO, the immediate Plan of Action, which was approved during a year-long process of consultation with member states, would enable the 150-year-old UN agency to "re-form its vision."

The plan "provides a vision and outlines a plan to do so," FAO says. It is designed to improve the efficiency and effectiveness in the service of all its members. The FAO's mission is to lead the world in food security.

FAO and the plan would enable the agency to deal with natural disasters, including droughts and poverty reduction, food crisis, climate change, biosecurity and the impact of the ongoing financial crisis on agriculture.

At the beginning of the special conference, FAO Director General, Jacques Di Giori, stressed that the plan is a "new vision of world food security, and appeared to world leaders to find efforts to eradicate hunger worldwide, estimated at \$100 billion a year."

Food said that governments should "not let the present crisis that gives rise to food insecurity be a source of international market division, resulting from agricultural subsidies, carbon trade and natural resources to trade, but also from climate change and recovery of efficient development assistance and of national budgets of developing countries."

In order to effectively reach the world, FAO should make more use of web 2.0 and other digital tools.

"The intention is to make FAO as an institution a more effective actor in world food security," Di Giori said. "We need to be able to change the public finance and policy environment and the international trade system within which FAO operates."

Under the plan, about half of the funds, or \$21.3 billion, will be spent in 2009 to provide FAO with enhanced governance, improve its performance through digital transformation and help it better serve its member states and donors.

Asia told to brace for sharper downturn

IMF warns of volatile capital flows, depressed stock prices

By Scott C. Shuman

THE INTERNATIONAL MONETARY FUND last week warned emerging markets in Asia to brace for a sharper economic downturn, saying that the global financial crisis will not end until next year.

In its regional economic outlook for Asia and the Pacific, the IMF said that global financial markets and the growth of emerging markets in Asia will be slow to recover. In the worst-case scenario, the IMF said, the global financial crisis will not end until next year. The IMF said that the global financial crisis will not end until next year. The IMF said that the global financial crisis will not end until next year.

The IMF predicted that growth in Asia will be slow to recover. In the worst-case scenario, the IMF said, the global financial crisis will not end until next year. The IMF said that the global financial crisis will not end until next year.

"The outlook for emerging markets in Asia is bleak," the IMF said. "The global financial crisis will not end until next year. The IMF said that the global financial crisis will not end until next year."

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From a 30-point average in 2008, the IMF said that the global financial crisis will not end until next year. The IMF said that the global financial crisis will not end until next year.

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DEPOSIT INSURERS GATHER IN WASHINGTON
Jose E. Maguila, chair of Philippine Deposit Insurance Corp. (right), meets with US counterparts, Sheila Bair, chair of Federal Deposit Insurance Corp., during the 11th annual conference of the International Association of Deposit Insurers (IADI) in Washington, DC. The meeting is the first since the global financial crisis. IADI is a global organization of deposit insurers. IADI is a global organization of deposit insurers.

Gov't considers raising LGU share from VAT collection

By Michelle Y. Reyes

THE INTERAGENCY DEPARTMENTAL COMMITTEE on Local Government Finance is set to deliberate whether to increase the share of local government units in the value-added tax (VAT) collection of the national government.

It is a move that would increase the share of local government units in the value-added tax (VAT) collection of the national government. It is a move that would increase the share of local government units in the value-added tax (VAT) collection of the national government.

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Bangko Sentral ng Pilipinas
OFFICE OF THE DEPUTY SUPERVISOR
SUPERVISION AND EXAMINATION SECTION

MEMORANDUM NO. M-2008-035

To : All Banks

Subject : GUIDELINES ON THE SUBMISSION OF THE REPORT ON COMPLIANCE WITH THE MANDATORY CREDIT ALLOCATION REQUIREMENTS UNDER REPUBLIC ACT (R.A.) 8591, AS AMENDED BY R.A. NO. 8591 AND 8601

FURTHER TO BSP CIRCULAR NO. 025 dated 11 October 2008 on the Major Cards for Micro, Small and Medium Enterprises (MSME), the following may be observed relative to the submission of the Report on Compliance with the Mandatory Credit Allocation Requirements under Republic Act (R.A.) 8591, as amended by R.A. NO. 8591 and 8601:

- The MSME reporting template shall show effect starting the reporting period ending 31 December 2008.
- The prescribed MSME reporting template for both the State and Conventional reports along with its evaluation guidelines can be accessed at <http://www.bsp.gov.ph/infocenter>.
- The corresponding instructions on the MSME form and Conventional reports which shall serve as the study guide in completing their respective data bases file in CSV format are attached in Annex A.
- Banks may submit the prescribed reporting template in the MSME form in CSV format. Submission deadline is within 15 banking days from the end of reference quarter.
- The MSME reports shall be submitted electronically in the following e-mail addresses:

| E-mail Address | Type of Reporting Bank |
|--|------------------------------------|
| msme@bsp.gov.ph | Universal Conventional Banks (UCB) |
| msme@bsp.gov.ph | State Banks (SB) |
| msme@bsp.gov.ph | Small Conventional Banks (SCB) |

using the following format for the subject: "MSME-reporting-*reference period*", e.g.,:

To : msme@bsp.gov.ph

Subject : MSME-reporting-31 December 2008

The General Manager (James B. Di Giori) and the authorized signatory of the reporting bank shall be sent within the prescribed submission deadline to the Director of the BSP Supervision Division (DSD) via email at msme@bsp.gov.ph or 545-5026.

Banks may also submit in hard copy the MSME reports electronically via e-mail reports in CSV together with the aforementioned CSVs through messenger or postal services within the prescribed deadline to:

The Director
SUPERVISORY DIVISION (DSD)
Bangko Sentral ng Pilipinas
100 P.O. Box 545-5026
BSP Complex, 5th Floor
Manila, 1000

- The MSME reporting template and other related attachments may also available upon request at the BSP DSD through the above-mentioned e-mail addresses and/or postal address.
- Like under electronic reporting of the MSME reports shall be subject to penalties prescribed under Section 33.0.2 of the Manual of Regulations for Banks for Category A-B report.

/s/ MA. CORAZON A. GUERRERO
Senior Manager

Expecting gold, Australian miner puts up power facility in Masbate

By Ronald K. Domingo

AUSTRALIAN MINING FIRM T24 Mining Ltd. is setting up a 30.2-megawatt power company in Masbate to prepare for its gold production expansion.

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ABS-CBN expands TV infrastructure

By Rex T. Obach

ABS-CBN BROADCASTING CORP. is allocating about \$30 million to improve and expand its television infrastructure in Northern Luzon and Mindanao.

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BSP approves release of P30-B fund to UCPB

By David E. Chandler

THE RAPIDRIP FESTIVAL INC. FILIP: Inc. has agreed to release \$50 billion to fund the government's cash infusion for improved bank loans of Governor Flaming Bank before Christmas, Finance Secretary Marjorie Reyes said.

"I was informed the Ministry [based] on the IMF's policymaking body already approved the release of the deposit," Tse said.

However, documentary requirements have to be finalized such as a memorandum of agreement between the Department of Finance and the IMF on the issues of the deposit, non-IMR conversion up to Dec. 31 after now's has been proposed," he said.

The government and the IMF signed in Dec. 1984 a 10-year repatri-

Gov't infusion
to beef up
bank's capital

tion program for US\$20 that requires the F40 billion infusion in the form of government deposits. But they were unable to implement the original agreement that lapsed last May 22 because the SRI which was earlier hoarding large foreign exchange losses due to the sharp peso depreciation, insisted that its own F40 billion compensation not be implemented first.

Recently the government and the ECU agreed on a new financial deal will enable the central bank to obtain £25 billion in fresh capital

before the year ends.

"The governments and ECU have agreed to complete the 750 billion in two tranches. The first will be done through the sale of investment participation certificates (ICPs) whose principal shall be supported by the government's multilateral obligations authority payable over a 10-year period," said Governor Armando Noriega, ECU's central banker.

In the case of IGFB, the government had taken the initiative to help the bank, which is virtually under state responsibility with about 75 percent of its shares under negotiation. The Supreme Court earlier ruled that the central bank funds used to put up the bank—the subject of a government dispute with state Mayor Antonio Eduardo "Treating" Callesman... were public money.

Will Obama succeed?

I HAD JUST RECEIVED A TELEPHONE call from Fred Chubb-Bernardo with a scoop no other newspaper has. Goldman Sachs is merging with Citigroup and the new company will be called, "Sachs and the Cit."

We have been through one of the worst weeks in global history and the S&P 500 index has fallen to its lowest level since 1929. The Dow and the S&P are only a fraction above it. The Dow closed nearly 500 points higher on Friday, due to the fact that it was expiration day for the option market. All the losers, who sold puts on stocks and the S&P in the month called their options and covered their short positions in the Dow opened nearly 500 points higher. Through the chaos, Obama's pollinated girlfriend rose: Vice Presidency and Secretary to become the chief of the National Economic Council. Work may be highly qualified and well thought of as the Dow rolled around.

Other appointments were also announced and he has outlined the post of Secretary of Trade to 44 other Chinese sales men assigned. He outlined how the Chinese government has spent 100 million yuan by 2001. He said that American workers would benefit the nation's needs and bridge modernity to schools and research. He outlined how the Chinese government has spent 100 million yuan by 2001. He said that American workers would benefit the nation's needs and bridge modernity to schools and research. He outlined how the Chinese government has spent 100 million yuan by 2001. He said that American workers would benefit the nation's needs and bridge modernity to schools and research.

Mr. BEARBULL



2008, the total number of jobs has should be around 1.7-1.8 million and will surpass two million before he leaves to succeed the boss.

[illegible][illegible]

All Asian and European markets have followed the US and Japan. Germany and the UK have admitted they are in recession. The trend is

RP more robust than in '97-ATR

by Douglas L. Lewis

According to ATE Ranking research lead Lou Costello, her confidence stemmed from the fact that the country's external debt position has "improved significantly" since the last financial market meltdown.

"This time around, the confidence is renewed, and not from within as what happened in 1997," she said during a briefing in Manila City used to draw up interest for the World Bank's annual credit review.

Deutsche Bank to

In contrast, private sector debt in the height of the Italian crisis a decade ago stood at 24.6 percent, due mainly to aggressive foreign

More importantly, the JET-Gating research team noted that the Philippines continued to show a healthy mix (in dollar billions) as measured by the so-called current services balance.

[illegible]

ness that have been hit hard by the crisis," she said. "These are countries like Iceland, Japan and Korea. They are all in recession now."

For this year, Laramie says the country's GDP is growing by 4.8 percent, with an average growth rate of 4.5 percent over the last five years.

T-bill rates rise

Encourage 0%

government for banks was cut to 10 percent from 21. Bellini said this would eventually encourage banks to put the excess liquidity in government securities.

The sub-prime rates could also rise sharply next year, representing optimism that the international financial markets could ride down with the anticipation to offset all US financial debt, Baccini claims.

Figure 1

| Sheet: November 11, 2020 | | | | | | | |
|--------------------------|-----|-----|---|------------|--------|------|-------|
| LINE | QTY | UOM | DESCRIPTION | UNIT PRICE | AMOUNT | TAX | TOTAL |
| ITEMS | | | | | | | |
| 1 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
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| 4 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 5 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
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| 8 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
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| 10 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 11 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 12 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 13 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 14 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 15 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 16 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 17 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 18 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 19 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 20 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 21 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 22 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 23 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 24 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 25 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 26 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 27 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 28 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 29 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 30 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 31 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 32 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 33 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 34 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 35 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 36 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 37 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 38 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 39 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 40 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 41 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 42 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 43 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 44 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 45 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 46 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 47 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 48 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 49 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 50 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 51 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 52 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 53 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 54 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 55 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 56 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 57 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 58 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 59 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 60 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 61 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 62 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 63 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 64 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 65 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 66 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 67 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 68 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 69 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 70 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 71 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 72 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 73 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 74 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 75 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 76 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 77 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 78 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 79 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 80 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 81 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 82 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 83 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 84 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 85 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 86 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 87 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 88 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 89 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 90 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 91 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 92 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 93 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 94 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 95 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 96 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 97 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 98 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 99 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |
| 100 | 1 | EA | 1/2" x 1/2" x 1/2" x 1/2" x 1/2" x 1/2" | 1.00 | 1.00 | 0.00 | 1.00 |

[illegible]

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| 20 | 1.0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
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|------|--------|--------|--------|--------|--------|
| 0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 0001 | 0.0001 | 0.0001 | 0.0001 | 0.0001 | 0.0001 |
| 0002 | 0.0002 | 0.0002 | 0.0002 | 0.0002 | 0.0002 |
| 0003 | 0.0003 | 0.0003 | 0.0003 | 0.0003 | 0.0003 |
| 0004 | 0.0004 | 0.0004 | 0.0004 | 0.0004 | 0.0004 |
| 0005 | 0.0005 | 0.0005 | 0.0005 | 0.0005 | 0.0005 |
| 0006 | 0.0006 | 0.0006 | 0.0006 | 0.0006 | 0.0006 |
| 0007 | 0.0007 | 0.0007 | 0.0007 | 0.0007 | 0.0007 |
| 0008 | 0.0008 | 0.0008 | 0.0008 | 0.0008 | 0.0008 |
| 0009 | 0.0009 | 0.0009 | 0.0009 | 0.0009 | 0.0009 |
| 0010 | 0.0010 | 0.0010 | 0.0010 | 0.0010 | 0.0010 |
| 0011 | 0.0011 | 0.0011 | 0.0011 | 0.0011 | 0.0011 |
| 0012 | 0.0012 | 0.0012 | 0.0012 | 0.0012 | 0.0012 |
| 0013 | 0.0013 | 0.0013 | 0.0013 | 0.0013 | 0.0013 |
| 0014 | 0.0014 | 0.0014 | 0.0014 | 0.0014 | 0.0014 |
| 0015 | 0.0015 | 0.0015 | 0.0015 | 0.0015 | 0.0015 |
| 0016 | 0.0016 | 0.0016 | 0.0016 | 0.0016 | 0.0016 |
| 0017 | 0.0017 | 0.0017 | 0.0017 | 0.0017 | 0.0017 |
| 0018 | 0.0018 | 0.0018 | 0.0018 | 0.0018 | 0.0018 |
| 0019 | 0.0019 | 0.0019 | 0.0019 | 0.0019 | 0.0019 |
| 0020 | 0.0020 | 0.0020 | 0.0020 | 0.0020 | 0.0020 |
| 0021 | 0.0021 | 0.0021 | 0.0021 | 0.0021 | 0.0021 |
| 0022 | 0.0022 | 0.0022 | 0.0022 | 0.0022 | 0.0022 |
| 0023 | 0.0023 | 0.0023 | 0.0023 | 0.0023 | 0.0023 |
| 0024 | 0.0024 | 0.0024 | 0.0024 | 0.0024 | 0.0024 |
| 0025 | 0.0025 | 0.0025 | 0.0025 | 0.0025 | 0.0025 |
| 0026 | 0.0026 | 0.0026 | 0.0026 | 0.0026 | 0.0026 |
| 0027 | 0.0027 | 0.0027 | 0.0027 | 0.0027 | 0.0027 |
| 0028 | 0.0028 | 0.0028 | 0.0028 | 0.0028 | 0.0028 |
| 0029 | 0.0029 | 0.0029 | 0.0029 | 0.0029 | 0.0029 |
| 0030 | 0.0030 | 0.0030 | 0.0030 | 0.0030 | 0.0030 |
| 0031 | 0.0031 | 0.0031 | 0.0031 | 0.0031 | 0.0031 |
| 0032 | 0.0032 | 0.0032 | 0.0032 | 0.0032 | 0.0032 |
| 0033 | 0.0033 | 0.0033 | 0.0033 | 0.0033 | 0.0033 |
| 0034 | 0.0034 | 0.0034 | 0.0034 | 0.0034 | 0.0034 |
| 0035 | 0.0035 | 0.0035 | 0.0035 | 0.0035 | 0.0035 |
| 0036 | 0.0036 | 0.0036 | 0.0036 | 0.0036 | 0.0036 |
| 0037 | 0.0037 | 0.0037 | 0.0037 | 0.0037 | 0.0037 |
| 0038 | 0.0038 | 0.0038 | 0.0038 | 0.0038 | 0.0038 |
| 0039 | 0.0039 | 0.0039 | 0.0039 | 0.0039 | 0.0039 |
| 0040 | 0.0040 | 0.0040 | 0.0040 | 0.0040 | 0.0040 |
| 0041 | 0.0041 | 0.0041 | 0.0041 | 0.0041 | 0.0041 |
| 0042 | 0.0042 | 0.0042 | 0.0042 | 0.0042 | 0.0042 |
| 0043 | 0.0043 | 0.0043 | 0.0043 | 0.0043 | 0.0043 |
| 0044 | 0.0044 | 0.0044 | 0.0044 | 0.0044 | 0.0044 |
| 0045 | 0.0045 | 0.0045 | 0.0045 | 0.0045 | 0.0045 |
| 0046 | 0.0046 | 0.0046 | 0.0046 | 0.0046 | 0.0046 |
| 0047 | 0.0047 | 0.0047 | 0.0047 | 0.0047 | 0.0047 |
| 0048 | 0.0048 | 0.0048 | 0.0048 | 0.0048 | 0.0048 |
| 0049 | 0.0049 | 0.0049 | 0.0049 | 0.0049 | 0.0049 |
| 0050 | 0.0050 | 0.0050 | 0.0050 | 0.0050 | 0.0050 |
| 0051 | 0.0051 | 0.0051 | 0.0051 | 0.0051 | 0.0051 |
| 0052 | 0.0052 | 0.0052 | 0.0052 | 0.0052 | 0.0052 |
| 0053 | 0.0053 | 0.0053 | 0.0053 | 0.0053 | 0.0053 |
| 0054 | 0.0054 | 0.0054 | 0.0054 | 0.0054 | 0.0054 |
| 0055 | 0.0055 | 0.0055 | 0.0055 | 0.0055 | 0.0055 |
| 0056 | 0.0056 | 0.0056 | 0.0056 | 0.0056 | 0.0056 |
| 0057 | 0.0057 | 0.0057 | 0.0057 | 0.0057 | 0.0057 |

| | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 |
|---------------------|-------|---------|---------|---------|---------|---------|
| Revenue | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 |
| Cost of Sales | (500) | (1,000) | (1,500) | (2,000) | (2,500) | (3,000) |
| Gross Profit | 500 | 1,000 | 1,500 | 2,000 | 2,500 | 3,000 |
| Operating Expenses | (200) | (400) | (600) | (800) | (1,000) | (1,200) |
| Operating Income | 300 | 600 | 900 | 1,200 | 1,500 | 1,800 |
| Interest Expense | (50) | (100) | (150) | (200) | (250) | (300) |
| Income Before Taxes | 250 | 500 | 750 | 1,000 | 1,250 | 1,500 |
| Income Tax Expense | (75) | (150) | (225) | (300) | (375) | (450) |
| Net Income | 175 | 350 | 525 | 700 | 875 | 1,050 |
| EPS | 1.75 | 3.50 | 5.25 | 7.00 | 8.75 | 10.50 |
| Dividends | (50) | (100) | (150) | (200) | (250) | (300) |
| Retained Earnings | 125 | 250 | 375 | 500 | 625 | 750 |
| Total Assets | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 |
| Total Liabilities | (500) | (1,000) | (1,500) | (2,000) | (2,500) | (3,000) |
| Total Equity | 500 | 1,000 | 1,500 | 2,000 | 2,500 | 3,000 |

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FINANCIAL STATEMENTS

FINANCIAL STATEMENTS

| | Balance Sheet | Income Statement | Statement of Cash Flows |
|--------------------------------|---------------|------------------|-------------------------|
| Assets | | | |
| Current Assets | | | |
| Cash | 1,000 | 1,000 | 1,000 |
| Accounts Receivable | 2,000 | 2,000 | 2,000 |
| Inventory | 3,000 | 3,000 | 3,000 |
| Prepaid Expenses | 4,000 | 4,000 | 4,000 |
| Fixed Assets | | | |
| Property, Plant, and Equipment | 10,000 | 10,000 | 10,000 |
| Accumulated Depreciation | (2,000) | (2,000) | (2,000) |
| Liabilities and Equity | | | |
| Current Liabilities | | | |
| Accounts Payable | 1,000 | 1,000 | 1,000 |
| Notes Payable | 2,000 | 2,000 | 2,000 |
| Long-Term Debt | 3,000 | 3,000 | 3,000 |
| Equity | | | |
| Common Stock | 1,000 | 1,000 | 1,000 |
| Retained Earnings | 2,000 | 2,000 | 2,000 |
| Total | 10,000 | 10,000 | 10,000 |

| Variable | Signif. | 1999/04 | 1999/05 | 1999/06 |
|-----------|---------|---------|---------|---------|
| Age | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| Sex | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| Married | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| Education | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| Income | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| Health | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| Smoking | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| Alcohol | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| Exercise | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| Stress | 0.0000 | 0.0000 | 0.0000 | 0.0000 |

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Wellness gifts for Christmas

A pedometer, for instance, tracks the number of steps one does, encouraging one to find ways to walk more during the day.

By Mark Felipe
 Contributor

INSTEAD OF GIVING JASTRIES to those with health and weight problems, buy something that helps them manage their lifestyle and encourages them to burn calories, improve endurance, strength and stamina.

Take these gift ideas:

Pedometer—The perfect gift for someone who lacks physical activity and who wants to lose weight. You can get this for less than \$100 in sports stores and electronics.

A pedometer tracks the number of steps



PEDEMETRA
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one taken, encouraging him or her to find ways to walk more. 10,000 accumulated steps daily can help burn 300 to 500 calories. So if one completes at least 35,000 steps a week, with proper food intake, he or she can still lose half a pound a month from walking alone.

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Lucy tours health product plant



LUCY at PMA's health product factory with engineer Victoria Sagoraga, director of plant operations, and Patrick Reyes, brand manager for PMA.

BEHIND CELEBRITY LUCY TORRES-Gomez recently toured PMA's health product factory with her husband, actor and health buff Richard Gomez.

Going for the rest of the Belacan plant to show how health products are manufactured was Mia Peralta Gomez, PMA's director of corporate communications and vice of the PMA plant that has been into pharmaceuticals for decades.

The life-work balance that has marked Torres-Gomez's life—her public marriage, motherhood of daughter Juliana, and her glamorous style—made her a natural choice to endorse PMA's health and wellness of good health and good quality of life.

In the plant she saw how PMA's products are processed. She also enjoyed a swimming pool in the garden. "My parents built that for our enjoyment so they would have a place to rest of life in or after work," explained Gomez.



PMA's PMA's director of corporate communications, Mia Peralta Gomez, shows the heritage of PMA's health products and facilities.

"It's one thing to represent a good product. It takes on a whole new meaning when the people behind it happen to be wonderful and humble people," Torres-Gomez said.

Spina Special, Gomez's latest, also welcomed the couple to their annual home to the plant compound, showing them photos and memorabilia of PMA's founders Ismael and Leticia.

"Good food, beautiful lifestyle, great relationships—this is what life is all about," said Torres-Gomez of what she realized during the tour.



LUCY is engaged in working how health products are manufactured in the early days working on a health product machine.

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Warning made against poor-quality spa oils

WHY ARE SOME ESSENTIAL oils more expensive than others?

"The price of an oil reflects the time and energy needed to produce the plant material and the yield of essential oil the plant material will provide. Some oils could be extracted from a leaf rather than a flower and some leaves are cheaper than others from flowers," said Mike Torrell, president of Spa Formula.

Spa Formula is a professional spa supplies company.

"The expense of essential oils together with increased demand for aromatherapy has created a market for poor-quality synthetic oils in the marketplace and to individuals have started to substitute expensive oils to make these go further and, in some cases, to make more money," Torrell said.

Essential oils, Torrell explains, can be changed in many ways such as dilution and blending (e.g. putting them in water with herbs), both of which come from nature.

"It is difficult not only to know the contents of these adulterated blends but also to detect synthetic versions such as Eucalyptus," Torrell said. "But in all cases, these synthetic or synthetic oils will not have the same therapeutic effects and so the effect on the body will be limited or nonexistent."



Spa Formula's oils are made from natural plants and are pure and safe.

The price of an oil is made up of hundreds of different chemical components, many of which are still unknown to scientists, and mixed together they produce the therapeutic effect. In addition, the adulterated or synthetic oil will be placed on the skin or inhaled through the lungs, it is here so you can see using the "old thing," Torrell warned.

Spa Formula is the exclusive Philippine distributor of essential oils and products. Spa Formula's oils—which contain only pure essential oils—are available only in PMA's stores and in Manila. Call 888-2107 or e-mail to info@spafarmila.com.ph.



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Finally the following theorem shows that \mathcal{H}_∞ is a \mathcal{H}_∞ -subalgebra.

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| 10/10/1999 | ROBERT J. THOMAS | 302.333.1234 | 1000 N. 10TH ST. | WILMINGTON | DE | 19801 | 10/10/1999 | 10:00 AM | JOHN A. THOMAS | 1000 N. 10TH ST. | 1000 N. 10TH ST. |
| 10/10/1999 | JOHN A. THOMAS | 302.333.1234 | 1000 N. 10TH ST. | WILMINGTON | DE | 19801 | 10/10/1999 | 10:00 AM | JOHN A. THOMAS | 1000 N. 10TH ST. | 1000 N. 10TH ST. |

LIFESTYLE *Wellness*

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We focus too much on the past and the future. Take this natural—and spiritual—formula for peace of mind

By Anna A. Jambora

CAN'T SLEEP? CAN'T stay asleep? Look deeper into yourself.

Constant sleep deprivation ultimately takes a toll on your health.

"You must get a head check next week, but to build consciousness will eventually get you into a life. Living a healthy lifestyle and exercising regularly will offset the damage from inability to sleep, but they will not make a difference in the long run," said naturopathic physician and wellness guru Lindsay Hunter in an interview with Inquirer.

Hunter was the guest speaker of Healthy-Capitol week.

Chronic sleep deprivation immediately affects the immune system and can increase the risks for anxiety disorders, stress, depression, heart disease, weight gain, arthritis, infertility, type 2 diabetes and hyper-tension.

Peace of mind

Sleep, said Hunter, is the ultimate click, you are of the most undervalued human needs. For restless nocturnal needs, exercising, modifying work schedule, returning to life in the present and even whiffing up sleep inducing essential oils might do the trick.

The key to sound sleep is having peace of mind, said Hunter. According to the US-based National Sleep Foundation, 50 percent of insomnia is caused by stress or anxiety. Sleeping sleeping pills address the symptoms, not the cause.

To achieve long-term benefits, know what causes the mind and body to be restless at bedtime.

"*Asap* really look at your life. What are you doing all day that causes stress? A person you're seeing that afternoon could be giving you stress," Hunter said. For many people, he said, are focused on the past or the future, which only causes greater anxiety and/or stress, hence the racing and racing. Hunter can speak by sleeping in the present. Accepting change is not as simple as it sounds.

Hunter said the key to making changes in one's life is to go *willpower* and *willpower*. Willpower opens the heart and mind to accept and make changes; *willpower* makes the eye leading the will to rise. "Look at it as optional

exercise; it should be a useful experience. Do things that will make you happy, not *willpower* to force on things that don't fit the body's needs. You don't have to figure out everything. Finding happiness can give you instant peace," Hunter said.

Exercise guarantee

Not everyone who regularly exercises gets good sleep. Hunter said people who can't sleep often have too many things on their mind. Exercising could be some people's form of over-exercising. Instead, Hunter said they know the gym, they add up things they must do. In the end of the day, sleep pills, which may be over-reliance, again causing more insomnia and lack of sleep.

By doing strength training in the morning and cardio in the evening, he said, they change your diet.

Insomnia, Hunter said, is often guilty of breaking the body with too much sugar during the day. The reason is simple: lack of sleep causes a sharp drop of sugar in the body. But too much sugar leads to inability to sleep a whole night.

Changing diet can help restore the "good sleep chemistry" in the body. A good meal of lean protein with whole grains can induce mild sleep. For the right protein foods, such as those that contain the amino acid L-tryptophan. Also, get enough calcium and Vitamin C (see related story).

Sleep deprivation caused by busy minds that refuse to shut down at bedtime can benefit from the natural ingredients, the best practices and challenges, and knowledge for a successful sleep.

Learned habit

So it is true that the older you get, the less the body needs sleep? "It's a learned habit. We think we need less sleep because we will, in fact, be getting less sleep," explained Hunter.

Why? Hunter said, a brain hormone responsible for sleep regulation, drops as people age. Taking melatonin supplements can help people sleep better and longer. Regardless of age, people should be getting between six-and-a-half and eight hours of sleep every night. Hunter said melatonin also helps to help people realize in their time zone.

Use "bookends"

For a "bookend" between

NEW YORK, APRIL 2011



100



KEYWORDS: child sexual abuse; disclosure; legal system



CONCLUSIONS



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CONCEPTS SO FAR

Concepts Sudoku By David Geary



Monday, 11/11/2002
 Tuesday, 11/12/2002
 Wednesday, 11/13/2002
 Thursday, 11/14/2002
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 Saturday, 11/16/2002
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1. *Journal of the American Medical Association*, 1994; 271: 103-107.
 2. *Journal of the American Medical Association*, 1994; 271: 103-107.
 3. *Journal of the American Medical Association*, 1994; 271: 103-107.
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| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 98 | 99 | 100 |
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GOINGS ON

8th GMA-Noel Bazaar set

GMA 48/520 NO-TELEVISION AND EVENT ORGANIZER CUP USABILITY are providing purchase opportunity for manufacturers, distributors and entrepreneurs to take advantage of the holiday season with the 8th Noel Discovery Bazaar and Christmas Shopping Days. Subitled the "8th Noel Bazaar," the two-part Christmas sale will be held on Dec. 20 and Dec. 18-19 at the World Trade Center Plaza 200. The event features hundreds of products, fashion lines, food items, Christmas home decor and specialty items, car services, local packages and exclusive items at rock-bottom prices. Signature products and well-known brands will also be sold at specially discounted prices. The bazaar is supported by GMA 48/520/News, ETV 11 and Channel 58/520. 800-720-0100 or e-mail noelbazaar@gmail.com.

A Christmas special

A special Christmas Eve broadcast "A Christmas Wish," by multi-talented artist Muffy Marlow and Linda Simpson, is set Dec. 12, 7 p.m. at South City Church in Midway, Ill. Musical Matt J's a two-hour presentation featuring all their families. Tickets for the benefit of the Little Sisters Live Foundation (L.S.L.F.) are \$100 and \$25. 2005 of their concert. The L.S.L.F. is dedicated to supporting the lives of disabled children, especially orphans and children. For funding and information, call Muffy at 800-720-0100 or Linda at 800-720-0100. Tickets are limited.

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Get Cellular Service now with Easy Line 480 with Talk & Text Unlimited for only \$19.99 a month. You can call and text to your hearts content without worrying about pay-as-you-go limits for your pay-as-you-go cellular service. After 12 months into the plan, subscribers may qualify for a \$100 credit. Call 1-800-480-4800 or visit us online at 1-800-480-4800. Miss call or text to receive assistance call 800-480-4800.

Dance competition

Local dancing groups will compete in the 11th Annual "Dance of the Year" competition on Dec. 20. The competition is open to ages 12 and over. For more information, call 800-720-0100 or visit us online at 1-800-480-4800. Tickets are limited.

Grand reunion

Antiquities Group/Manila Museum will host a grand reunion on Dec. 12, 7 p.m. at the Philippine National Sports Complex, Quezon City. The event will feature a variety of activities, including a parade, a concert, and a fireworks display. Tickets are \$100 and \$25. 2005 of their concert. The L.S.L.F. is dedicated to supporting the lives of disabled children, especially orphans and children. For funding and information, call Muffy at 800-720-0100 or Linda at 800-720-0100. Tickets are limited.



Dr. James Ross

Can't sleep?

From page 1

your bed and sleep. A "bookend" focus, said, is a 30-minute focus between active activity you were doing and falling back. Staying at the computer before sleeping, for instance, will affect the melatonin in your brain and will cause sleeplessness.

On insomnia statistics, Ross is quite sure, read or go yourself under the light for 30 minutes. Simply put, give the mind and the body time to adjust and realize it will no longer be doing anything.

Any light, even blue light emitted by the digital alarm clock, can affect the brain's melatonin, pulling you away from good sleep. Cover the clock or turn it away from you.

Graveyard shift remedy

People in graveyard shifts, such as staff on a night shift, should get a window between

work and sleep, instead of running to a dark room after finishing work just before sunrise, where said they should take a 20-minute walk to wake the body and take in as much sunlight before going to bed.

The circadian rhythm is controlled by sunlight. Shining a light—also evening the body clock—can affect your melatonin levels. By evening sunlight, the body will know it is still connected to the real world, that it is not living in a cave 24 hours a day. The sun sets the body clock again to their natural day.

The body will begin to respond, but can achieve a good night's rest in two to four weeks.

"This is only very important to remember, but without making the graveyard shift. You will find more people after following this simple rule. That's a guarantee," Ross said.

Whip up these recipes for good sleep

"LIFE IS IMPORTANT TO GIVE YOU A solid night's rest," said naturopath physician James Ross. He said a healthy diet of low processed whole grains helps prepare you to sleep.

Calcium helps strengthen and calm the nervous system, magnesium is an antioxidant and sleep chemical. The building block for serotonin and melatonin, known as amino acid L-tryptophan, can be found in cottage cheese, cheese, milk, soy products, peaches, eggs, bananas, walnuts, turkey, poultry, white grains, tomatoes and rice.

Here are Dr. Ross's recipes for good sleep.

Pineapple-Orange Smoothie

1 1/2 cups pineapple chunks
1 orange, juiced
1 eggplant, washed, peeled

1 1/2 cups orange juice
1/2 cup pineapple chunks
1/2 cup orange juice
1/2 cup pineapple chunks

2 1/2 cups pineapple chunks
1 1/2 cups orange juice
1 1/2 cups pineapple chunks
1 1/2 cups orange juice

2 1/2 cups pineapple chunks
1 1/2 cups orange juice
1 1/2 cups pineapple chunks
1 1/2 cups orange juice

1 1/2 cups pineapple chunks
1 orange, juiced
1 eggplant, washed, peeled

4 cups green onions, sliced (white parts only)
White pepper, to taste
1 lb. boneless, skinless chicken breasts, grilled and chopped

Cook the pork steaks to package directions to three-fourths cooked. Add the broccoli for the last 10 minutes of cooking. Drain the pork steaks.

In a large sauté pan, bring the milk to a simmer over moderate heat. Stir in the parsley, cheese and onions. Continue to simmer until the cheese has melted and the sauce is thick and creamy. Pour over the cooked pork and broccoli. Season to taste with white pepper. Stir in the chicken and cook over low heat for five to six minutes, stirring occasionally until heated through.

Serving suggestion: Serve on a bed of mixed field greens. Serves four. Per serving: 400 calories. *Annex A. Andrews*

Bottled artesian water now in the Philippines

PIZ WATER, A NATURAL artesian water bottled directly at the source on the island of Luzon, is now available in the Philippines in leading hotels, restaurants and convenience stores.

Piz Water is a leading premium bottled water brand in the United States and has many high-profile endorsements.

Unlike spring water which flows to the earth's surface, or purified water which comes from municipal water, artesian water is never exposed to external contaminants.

Instead, artesian pressure forces Piz water up from a natural underground chamber, called an aquifer, through a sealed delivery system, so that it remains free of human contact until the cap is removed and it is consumed.

According to the U.S. Environmental Protection Agency, water from artesian aquifers is often more pure because confining layers of rock and clay impede the movement of contaminants. Piz Water is a natural clear liquid through volcanic rock over hundreds of years, before the water reaches to an aquifer where it is preserved from external contact.

It is also this filtering process that gives Piz Water its unique, all-natural mineral profile that is rich in calcium, sodium, magnesium and fluoride—all of which are good for overall health.

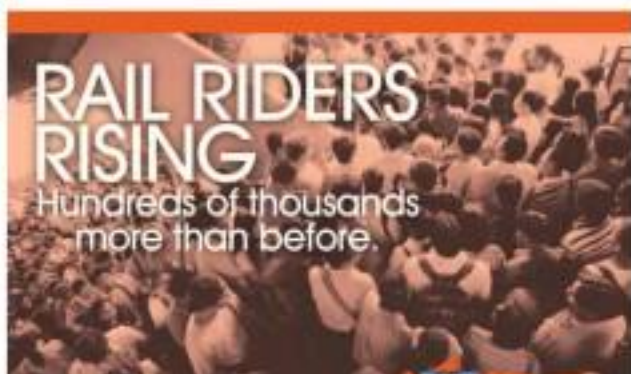
Some of the world's greatest chefs and culinary educators, such as Nobu Matsuhisa, Charlie Trotter



and Jean-Georges Vongerichten, use Piz Water. The unique packaging of Piz Water, which is designed to protect the water from light and air, has also earned a Hollywood following.

The brand is also environmentally. On Jan. 1, it became the first "carbon-negative" product in the bottled water industry.

It is also partnering with Conservation International (CI), a leading conservation organization, and the people of Piz to preserve and protect the San Juan, the last remaining area of pristine rainforest in Luzon. The Philippines, Piz Water is exclusively distributed by Callaway Inc. (Callaway Inc. 800-480-4800 or 800-480-4800). Callaway Inc. 800-480-4800 or 800-480-4800.



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New home for Karylle

By Mariel Cruz

THE MOVE TO HAVE A NEW MANAGER and a new home studio for singer-actress Karylle began while she was doing the interview "New Year's Eve."

Dark Omen—also with Audio Division with the Omen and talent management company Super, producer of "Tina Turner Story"—and it was Karylle's father, Makoto Dela Cruz, who approached him for advice on his daughter's career.

"We were meeting at the end of the road of 'New Year's Eve' when this happened," Omen recalled. "He then asked if Karylle could join our company."

With a new studio with Angel Dela Cruz.

"After talking to Karylle's father, I had lunch with Angel," Omen said. "He told me that maybe I could do more for Karylle. We're now doing what we can to get the best opportunities for her."

Omen explained Karylle's move from GMA 7 to ABS-CBN: "I felt that there might not be a place for her on GMA 7 at this time. Her talent is our asset because the network is currently focused on the Olympics."

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KARYLLE is also signed in a new management company—Audio Division and Carlo Omen's Omen Productions.

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2ND WEEK

MONSTER SLAYER

MONSTER SLAYER

The ultimate target: Nathan the bulging belly and get back in great shape. But for TV Host **Daniel Razon**, this decision wasn't just for pure vanity. It was an epiphany: To live longer.

Daniel's age and heart problem took a toll on his physique. "When I reached my 40s, I noticed my metabolism slowed down. I was less apt to do strenuous workouts, and I was quite busy with my work. I totally let myself go. I stopped exercising, ate too much, and had too many late nights. There was a time when I looked at myself in the mirror. I thought, 'My body was a mess! My belly looked like a fat storage. It was too huge!'" he says.

From an athletic build, he tipped the scale at 157 pounds and his tummy ballooned to 36 inches. It's a proven medical fact that excessive abdominal fat is linked with health risks such as heart diseases, diabetes, liver disorders, and others. "My doctor told me to stop smoking or else being overweight would worsen my condition. I was also alarmed when I learned that many of my contemporaries who were overweight became seriously ill. What was worse was some of them even had an untimely death. It was very sad," he admits.



From a 36" down to a 33" tummy

These warnings pushed Daniel to do more. "I exercised again, cut my calorie intake, and took some supplements. But the bulges refused to budge. I still needed help to get rid of my excessive fat."

He got the solution—at Marie-France FOR MEN. "I was a FOR MEN print ad, it said that the treatments are non-invasive, quick and easy, and have no crash diets or strenuous workouts. I thought, 'This is perfect! So I gave it a try. In just a few courses

of treatments, I was impressed with the results! From 187 pounds, I now only weigh 156 pounds. My 36-inch tummy shrank to 33 inches. It's such a relief—I now feel healthier. Not only did FOR MEN help me get back in great shape, it also made me live life to the fullest."

Do you feel that your health is at risk because of excessive body fat? Call Marie-France FOR MEN now at 873-7899 for a FREE, private body fat analysis.

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